



**MANUEL ROSADO**  
Spectrum Investment Advisors



**BRITTANY LOPEZ NALEID**  
Reinhart Boerner Van Deuren



# **Business Strategies**

## **DURING THE PANDEMIC**





# Tim Sheehy

President

**Metro Milwaukee Association of Commerce**



# Reinhardt

Boerner Van Deuren s.c. Attorneys at Law

*Legal Counsel at the Speed of Innovation™*





**There's no limit to  
what care can do**



## **All Saver's alternate funding**

Health benefits coverage with UnitedHealthcare allows small businesses to purchase big-business employee benefits.

MMAC brokers can also offer UnitedHealthcare specialty lines of coverage including:

**Critical Illness**

**Accident Protection**

**Hospital Indemnity**

**Dental, vision and life insurance**



Contact your MMAC broker or visit [uhc.com/MMAC](https://uhc.com/MMAC)

# THANK YOU

MMAC member

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As MMAC transitions offices, we want to thank Spaces for our temporary home at their North Water Street location.

With over 3,000 global locations and 10 in Wisconsin, Spaces makes it easy to have a productive day at work.

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[www.spacesworks.com/milwaukee/north-water-street](http://www.spacesworks.com/milwaukee/north-water-street)

# MKE HEALTH & ECONOMY BRIEFING

*On Wisconsin's Afternoon News  
Tuesday @ 4:20pm*



**620WTMJ**  
WISCONSIN'S RADIO STATION



**John R. Raymond, Sr., MD**  
*Medical College of Wisconsin  
President and CEO*



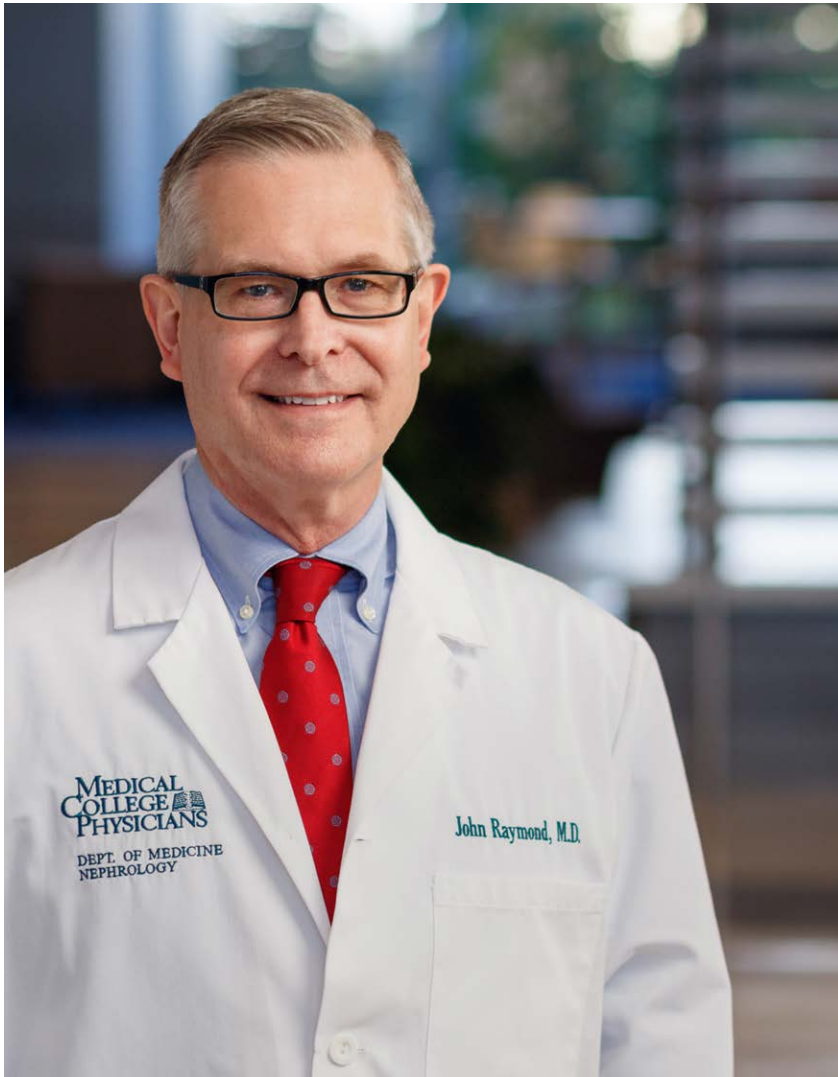
**Tim Sheehy**  
*MMAC President*



# MMAC AND M7 WEBINAR SERIES: BUSINESS STRATEGIES DURING THE PANDEMIC.

COVID-19 Update

Presented by John R. Raymond Sr., MD



**John R. Raymond Sr., MD**  
President and CEO  
Medical College of Wisconsin  
Analytics by Andrew Yaspan  
MCW Institute for Health and Equity

Presented on 12/15/2020



# COVID-19 SITUATION – WORLDOMETERS 12.14.2020

Learn more:  
covid19.mcw.edu



Coronavirus Cases:  
**73,041,781**

Deaths:

**1,625,472**  
**2.2%**

Recovered:

**51,146,544**  
**70.0%**



Coronavirus Cases:  
**16,856,145**

Deaths:

**307,471**  
**1.8%**

Recovered:

**9,766,841**  
**57.9%**



Coronavirus Cases:  
**438,895**

Deaths:

**4,068**  
**0.9%**

Recovered:

**390,003**  
**88.9%**

<https://www.worldometers.info/coronavirus/>

Presented on 12/15/2020

- Wisconsin's COVID-19 pandemic began to show early signs of plateauing or deceleration four weeks ago.
- WI daily case counts are declining.
- WI COVID-19 hospitalizations have dropped steadily from peaks 4 weeks ago.
- WI COVID-19 ICU census has declined but exceeds peak of Spring surge.
- Reproductive number has been at or below 1.0 for four weeks.
- Doubling times have stabilized but are worse than at end of September
- Seven-day average positivity rates have started to drop but are still very high.
- Seven-day death rates have started to drop but remain high.
  - Seven-day average = 47.
  - Deaths lag cases by about 5 weeks in Wisconsin.

# WISCONSIN COUNTIES 2-WEEK COVID-19 BURDENS

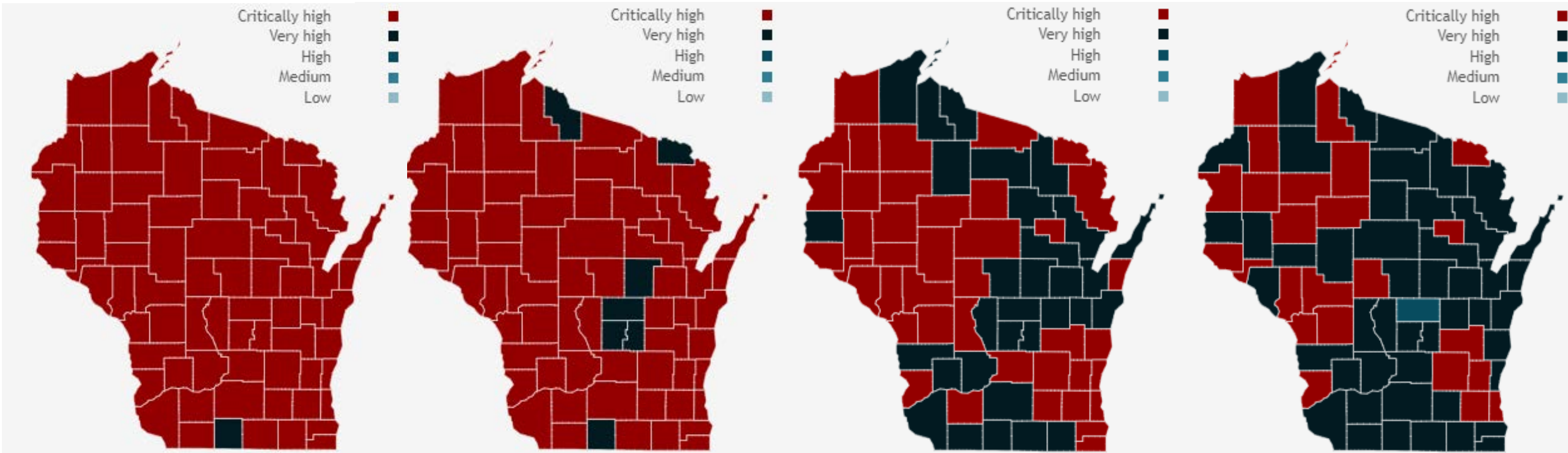
Learn more:  
[covid19.mcw.edu](https://covid19.mcw.edu)

**11.04 – 11.17**

**11.11 – 11.24**

**11.18 - 12.01**

**11.25 - 12.08**



WI burden of COVID-19 cases last 2 weeks is very high to critically high. But the burden in many counties has shrunk over last month.

<https://www.dhs.wisconsin.gov/covid-19/disease.htm>

Presented on 12/15/2020

## YES

- COVID-19 hospitalizations have dropped steadily from peaks 4 weeks ago.
- WI COVID-19 ICU census has declined (83.7%) but exceeds peak of Spring surge.
- Total hospitalizations and ICU occupancy (non-COVID + COVID-19) have decreased but are still higher than normal (82.5%).
- Reproductive number has been at or below 1.0 for four weeks.
- Doubling times have stabilized but are worse than at end of September
- Seven-day average positivity rates have started to drop but are still very high.
  - 27.8% cases; 10.6% tests.
- Seven-day death rates have started to drop, but are still high
  - Average 48.

# COVID-19 DIAGNOSTIC TESTING – 12.14.2020

Learn more:  
[covid19.mcw.edu](https://covid19.mcw.edu)

## CUMULATIVE PEOPLE TESTED in WI

Total Tested  
**2,694,889**

Negative  
**2,255,994**

Positive  
**438,895**

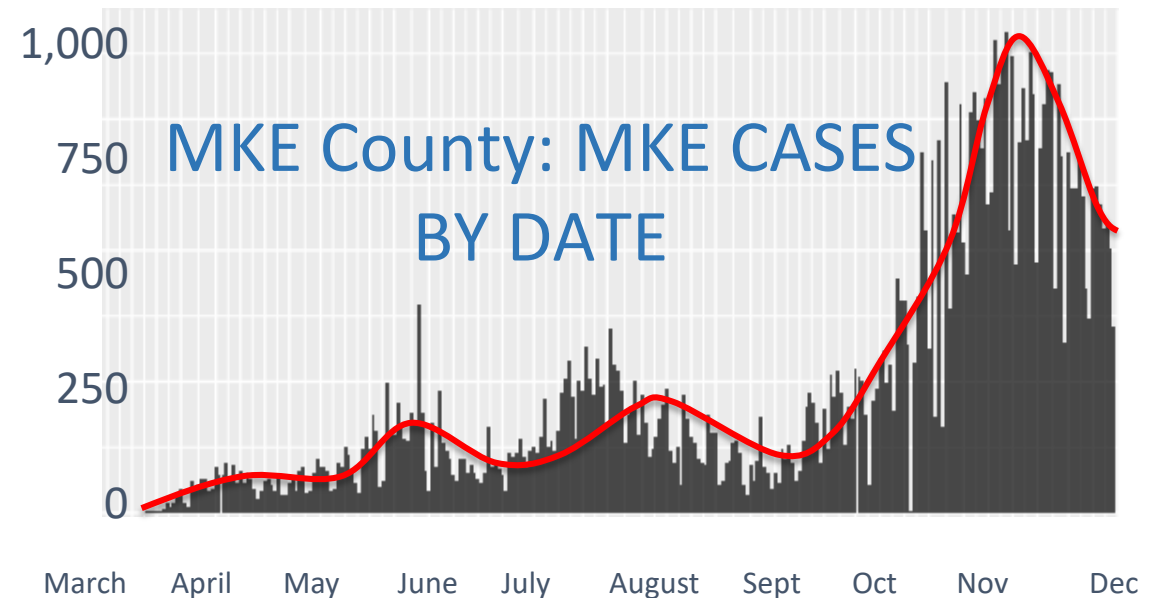
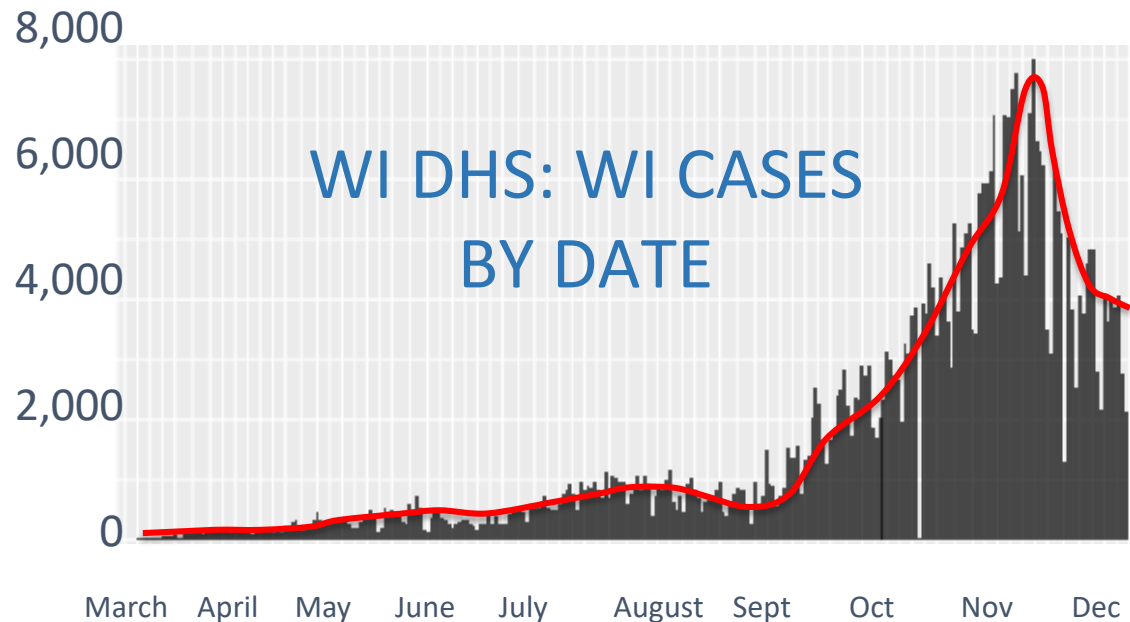
# of people tested yesterday in WI = **7,350**  
Testing capacity: Up to **59,675**.

## 11.30.2020 DAILY POSITIVE CASES

New Cases  
**WI: 2,122 MKE: 427**

% Case Positivity  
**WI: 29.9 MKE: 30.3**

Highest total of people tested was **42,451** on 10.08.2020  
133 laboratories currently testing. 17 planning to test.



Presented on 12/15/2020

# DAILY DEATHS APPEAR TO BE PEAKING – 12.14.2020

Learn more:  
[covid19.mcw.edu](https://covid19.mcw.edu)

## WI % CASES BY RECOVERY STATUS

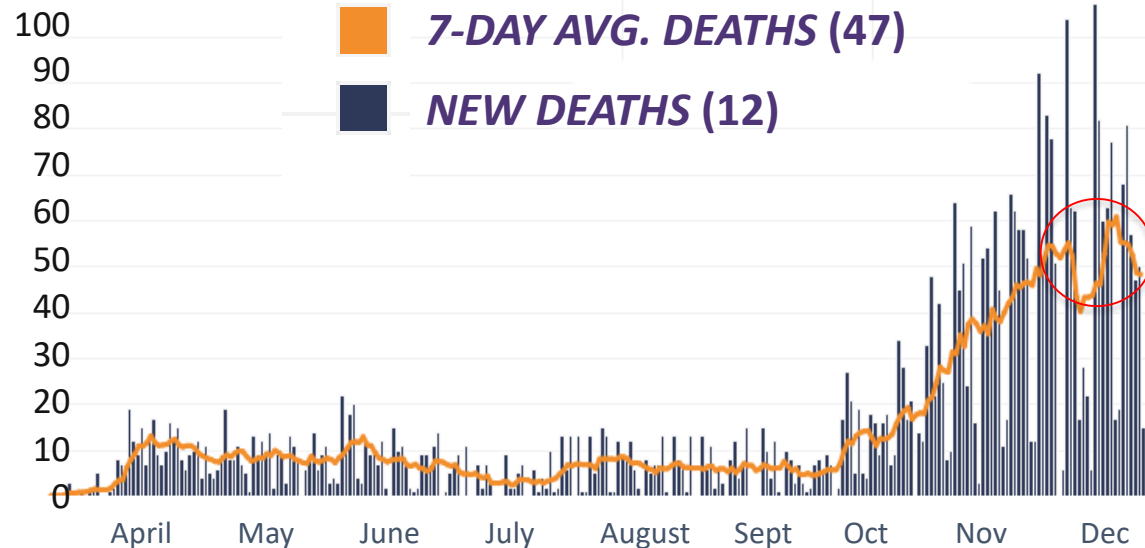
Recovered  
**88.9%**

Active  
**10.2%**

Died  
**0.9%**

**Worst days:** 107 (12.01), 104 (11.24), 92 (11.17), 83 (11.19), 82 (12.02), 81 (12.09), 78 (11.20), 77 (12.05), 68 (12.08), 66 (11.10), and 64 (10.27).

## WI C-19 DEATHS REPORTED BY DATE

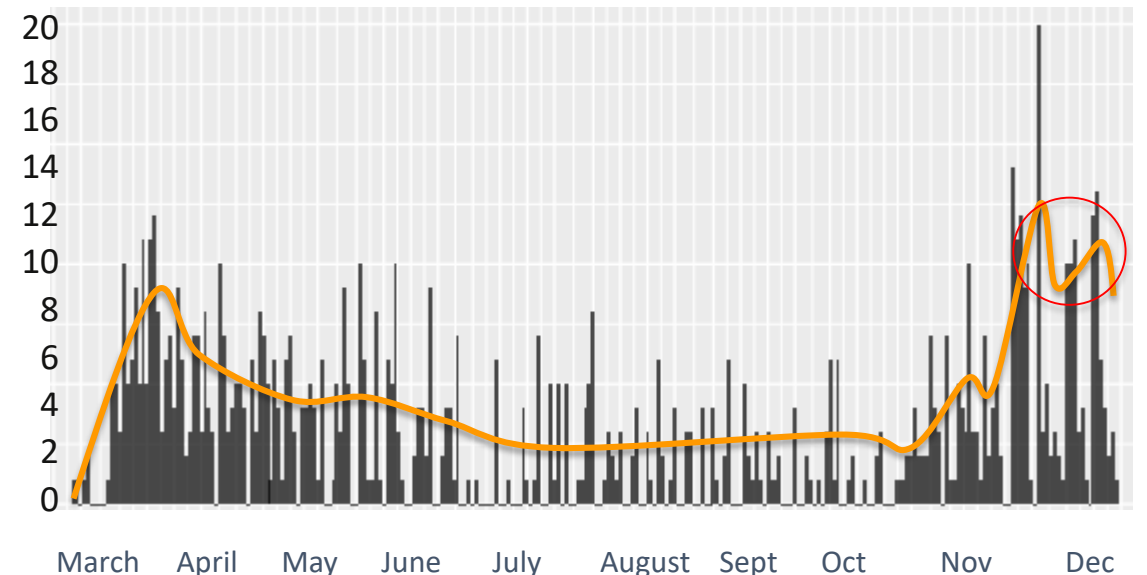


Presented on 12/15/2020

## WI DEATH DEMOGRAPHICS

total deaths WI : **4,068** MKE: **782**  
Male: **54.3%** Female: **45.5%**  
Black/AA: **7.8%** White: **83.7%**  
Hispanic/LatinX: **6.4%**

## MKE C-19 DEATHS REPORTED BY DATE



# VARIOUS COVID-19 INDICATORS 12.14.2020

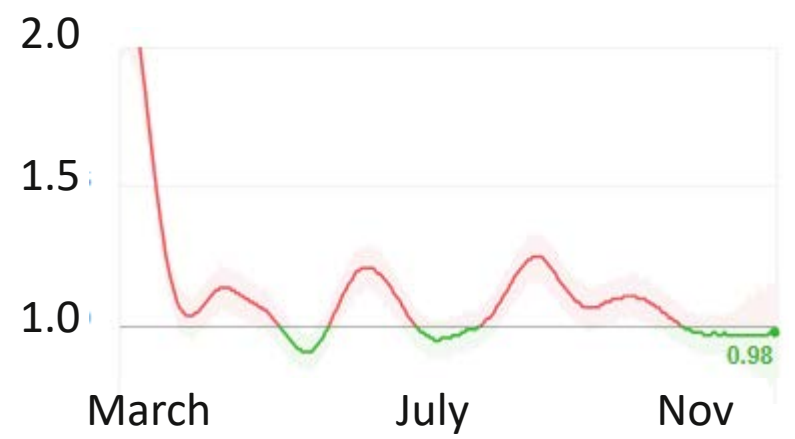
Learn more:  
[covid19.mcw.edu](https://covid19.mcw.edu)

	<u>WI</u>	<u>MKE</u>
R number:	<b>0.92</b>	<b>0.97</b>
	<i>Stable</i>	

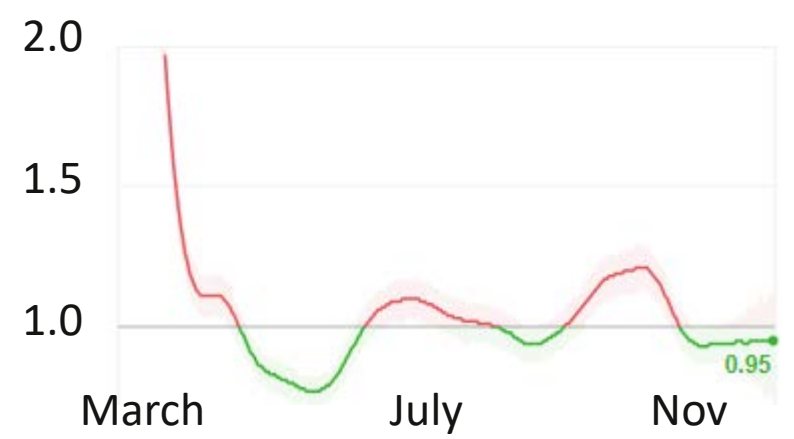
	<u>WI</u>	<u>MKE</u>
7-day growth rate:	<b>0.8%</b>	<b>0.9%</b>
	<i>Improving</i>	

	<u>WI</u>	<u>MKE</u>
Doubling time (days):	<b>43.2</b>	<b>66.0</b>
	<i>Stabilizing</i>	

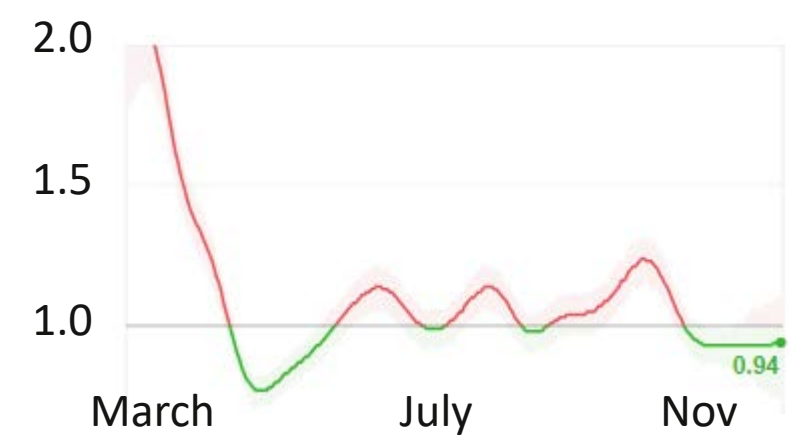
Wisconsin



Illinois



Iowa



Rt.live

Presented on 12/15/2020



# WI HOSPITAL COVID-19 INDICATORS – 12.14.2020

Learn more:  
[covid19.mcw.edu](https://covid19.mcw.edu)

## Cumulative Patients Admitted:

Wisconsin: **19,326**

MKE County: **4,517**

(4.4% of positive cases)

## Current WI Inpatients:

**1,471** down 95 last 7 days

(WI high: 2,277 on 11.18.2020)

(WI low: 235 on 07.05.2020)

## Current ICU Patients:

WI: **319** down 7 last 7 days

(WI high: 456 on 11.16.2020)

(WI low: 65 on 07.05.2020)

## ICU Beds Available:

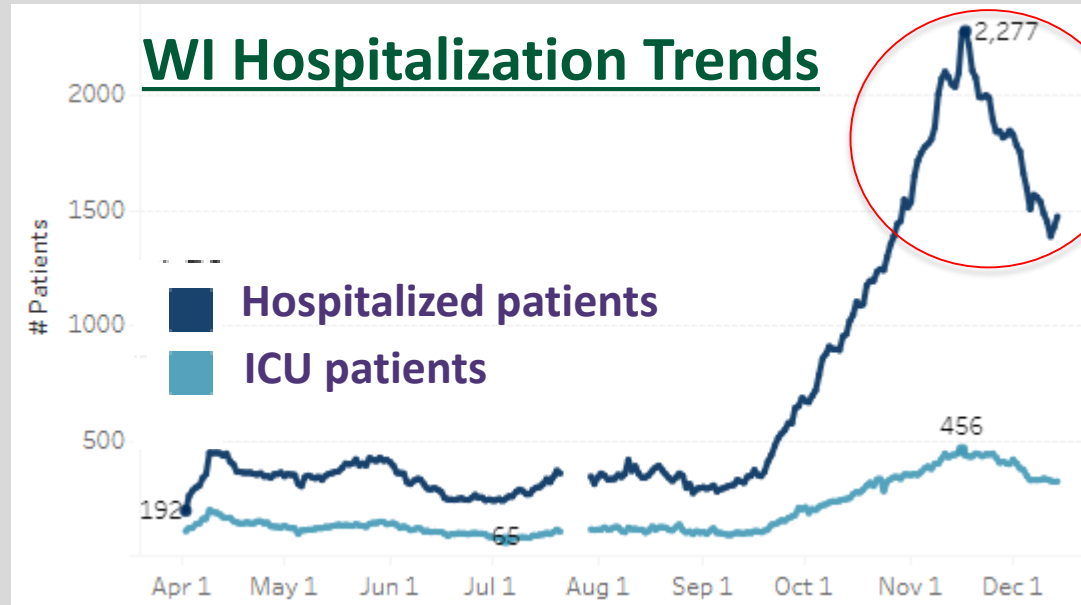
WI: **238**

*Improving*

## PPE Trends:

*Worsening*

Needs: gowns, masks, goggles



## Ventilators Available: **1,846**

*Increasing and adequate*



There are three potential reasons:

- People are being more diligent about protecting themselves.
- Low hanging fruit hypothesis.
  - The most susceptible individuals have gotten infected
    - Different behavior; Higher risk groups
- Network hypothesis.
  - Key people at the nexus of social networks have been infected

Not likely to be from:

- Herd immunity (not close to 70% of population infected).
- Less testing (see hospital and death trends).

## First COVID-19 vaccine in the US being distributed this week

- Pfizer vaccine received FDA Emergency Use Authorization (EUA) on 12/11/2020.
- Several safe and effective COVID-19 vaccines are in development; Moderna vaccine is anticipated to receive EUA this week. To be reviewed at FDA 12/17.
- Initial doses limited initially to front line healthcare providers and long-term care facilities.
- No single drug company will be able to meet the short-term demand; many 100's of millions of doses needed.



## Will COVID-19 vaccines be safe?

- Vaccines to prevent COVID-19 offer the safest and swiftest approach for COVID-19.
- The safety and effectiveness of COVID-19 vaccines is assessed through large clinical trials, independent oversight body, and the FDA, *etc.*
- The Pfizer and Moderna COVID-19 vaccines underwent testing in large trials with no serious adverse events.
  - However, the trials excluded children under 16, pregnant women.
  - There were subsequent cautions from UK about patients with history of anaphylaxis.
- COVID-19 vaccines are effective for diverse ethnic groups, every adult age group and those with existing comorbidities,
- Nine vaccine manufacturers signed a vaccine pledge committing to make safety a top priority.

## How is the Vaccine Given?

- The Pfizer and Moderna vaccines are given in the upper arm
- They are two-dose vaccines. Two shots 3 or 4 weeks apart are needed for best protection.

## How Will I Feel After Getting the Vaccine?

- You may have an immune response that includes injection site tenderness, redness or swelling; and systemic symptoms such as fever, fatigue, headache, muscle aches, joint pain or nausea.

## How Soon Will the Vaccine Work?

- Immunity peaks at about 4-5 weeks after the second shot.
- We will need to continue to minimize interactions outside of the home and practice the 3 W's (Wear a mask, Watch your distance, and Wash your hands) until about 70% of the population receives a vaccination.

# COVID-19 VACCINE POSSIBLE TIMELINE

Learn more:  
[covid19.mcw.edu](https://covid19.mcw.edu)

## When can I get a coronavirus vaccine?

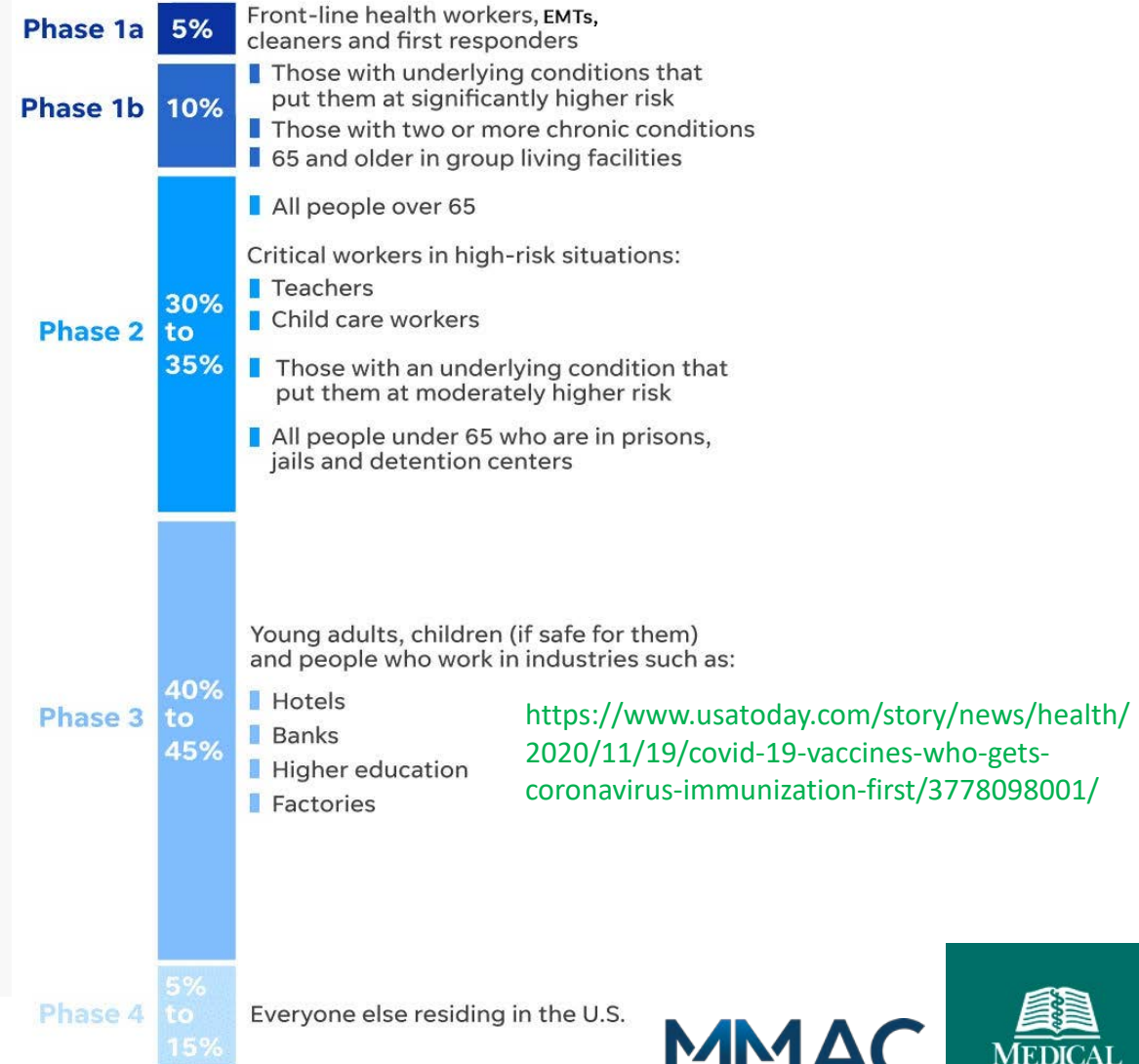
■ Winter 2020
 ■ Spring 2021
 ■ Summer 2021
 ■ Fall 2021

DATE RANGE	DISTRIBUTION
Nov. – Dec. 2020	First vaccines (Pfizer, Moderna) expected to submit for FDA Emergency Use Authorization. Approval could be granted within weeks.
Dec. 2020 – Jan. 2021	Approved vaccines start to go out to 4 priority groups: healthcare workers, frontline workers, people over 65, and people with preexisting conditions.
Feb./Mar. – Apr. 2021	Vaccine distribution to 4 priority groups continues, with roughly 30 million vaccines distributed every month.
Apr. – May/June 2021	Vaccines become more widely available to young, healthy members of the general public.
Jul. – Aug./Sep. 2021	Most adults in the US who want a vaccine likely have access at this point. But, remember, many coronavirus vaccines require 2 shots to become fully effective. The vaccination process can take 3–4 weeks per person.
Oct./Nov. – Dec. 2021	Herd immunity through vaccination could be reached in the US, if 75% of people (or more) get their shots.

Yuqing Li/*Business Insider*

<https://news.yahoo.com/complete-coronavirus-vaccine-calendar-candidates-224338718.html>

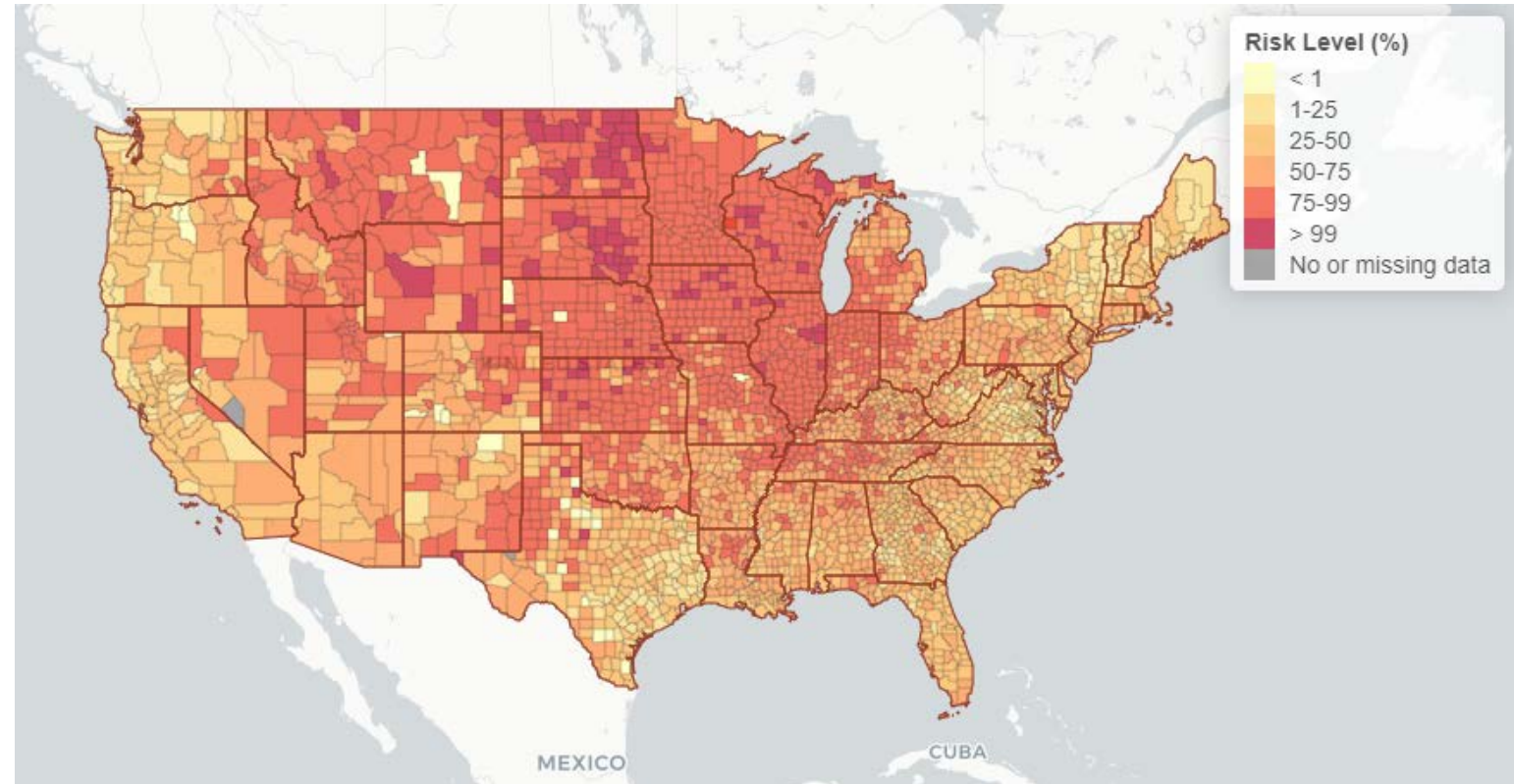
Presented on 12/15/2020



SOURCE National Academy of Medicine

Online resources to help calculate your individual risk level, and the risk level of your event/gathering:

- Individual Risk, including age, gender, and preexisting conditions:  
[covidodds.com](https://covidodds.com)
- Gatherings categorized by risk level:  
[wismed.org](https://wismed.org)
- Event Risk Assessment Planning Tool (pictured):  
[covid19risk.biosci.gatech.edu](https://covid19risk.biosci.gatech.edu)
- Risk calculator based on length and type of indoor exposure:  
<https://indoor-covid-safety.herokuapp.com/>



<https://covid19risk.biosci.gatech.edu/?fbclid=IwAR2S77Q4XIHrbJMprP7VSO6cpfZqFxlhvt6dHIBb6DyyY35Pyqz1-Afte50>

- We use multiple external data sources for these presentations
  - Wisconsin Hospital Association: [wha.org/COVID-19Update](https://wha.org/COVID-19Update)
  - Wisconsin Department of Health Services: <https://www.dhs.wisconsin.gov/covid-19/index.htm>
  - Milwaukee County: <https://county.milwaukee.gov/EN/COVID-19>
  - Reproductive number calculator: Rt.live
  - *New York Times*. <https://www.nytimes.com/interactive/2020/us/coronavirus-us-cases.html>  
and <https://www.nytimes.com/interactive/2020/science/coronavirus-vaccine-tracker.html>
  - Wisconsin Electronic Disease Surveillance System (secure access required)
  - Milwaukee County Unified Emergency Operations Center (secure access required)
  - Centers for Disease Control and Prevention: <https://www.cdc.gov/coronavirus/2019-ncov/community/health-equity/race-ethnicity.html>
- Medical College of Wisconsin analytics
  - Institute for Health and Equity
  - Division of Epidemiology
  - Epidemiology Data Resource Center and Geographic Information System



# Manuel Rosado

President

**Spectrum Investment Advisors**



# Spectrum Investment Advisors, Inc.

- Founded in 1995 – Located in Mequon
- Registered Investment Adviser with the SEC
- Fee Based – Fiduciary Advisor
- **\$2.8 billion in assets** as of 9/30/2020  
\$2.6 billion under advisement  
\$200 million under management
- Industry certifications held by members of our team:

CFP® · AIF® · CEBS · CPFA  
CPFC® · CRC® · GFS® · NQPA · Series 65



Please see important disclosures at the end of this presentation.

# Industry Recognition & Awards



# Key Themes for 2020



## Economic & market recovery

2Q GDP worst – 3Q GDP best

Dow at 30,000

Led by few key sectors - uneven



## Government Stimulus

CARES Act

\$2.4 trillion package

PPP – Payroll Protection Program



## Employment

54% recovery of jobs lost

Showing signs of slowing down as  
COVID cases increase

1.5% wage increase



## Fed policy

Accommodating policy  
Keep rates low for longer  
Bond purchase program



# Outlook for 2021



## COVID Vaccine

Operation Warp Speed  
1<sup>st</sup> doses already out  
100 million doses by 2<sup>nd</sup> quarter



## Government Stimulus #2

New package before Christmas  
\$700B - \$1 trillion package  
Unemployment & small business



## Financial Markets

Continued momentum into 2021  
Corporate earnings growth  
Strategic fixed income allocations



## Uneven Recovery

Top 20% earners saved \$1.3T cash  
Lower income had 20% job loss &  
100% pre-pandemic spending  
Focus on training & education



# Strategic Initiatives

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## Capital Spending

Low interest rates likely to be here for longer  
Position for an economic recovery



## Training & Education

Focus on employee training and education  
Tight labor market for skilled workers

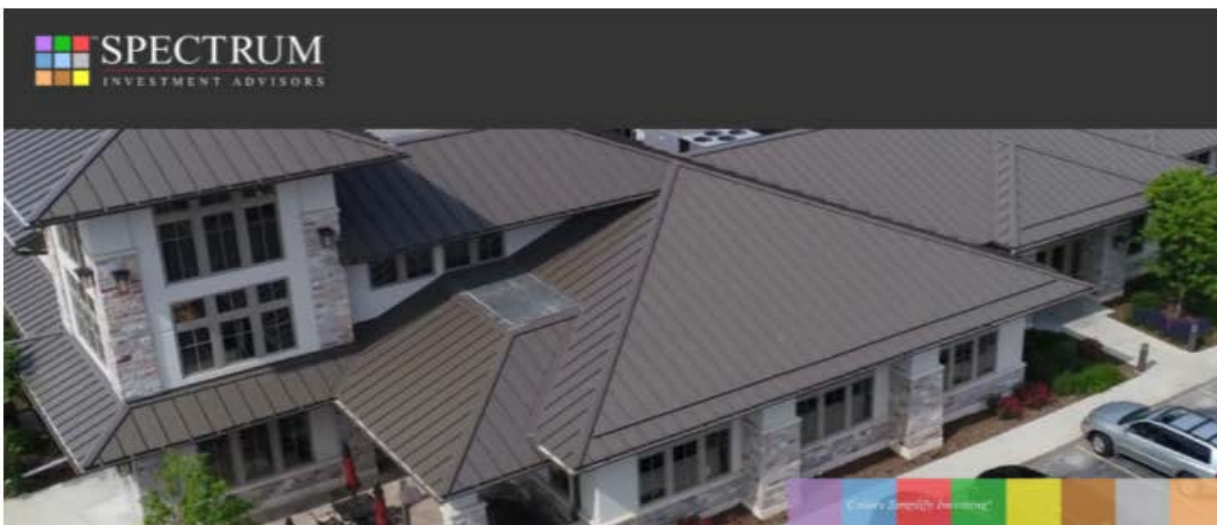


## Asset Allocation

Risk appropriate investing  
Eye on sector rotation & interest rates



# Spectrum Investment Advisors, Inc.



## INVESTMENT ADVICE BASED ON TRUST

To learn more about how we can help you accomplish your wealth management and retirement goals, give us a call or visit us online.

**800-242-4735**

**[sia@spectruminvestor.com](mailto:sia@spectruminvestor.com)**

**[www.spectruminvestor.com](http://www.spectruminvestor.com)**

6329 West Mequon Road Mequon, WI 53092

**Understanding makes the difference.**

In a world where many claim to listen, often many fail to understand. We are a team **committed to our community** and those that participate in it. That means **engaging at every level** and understanding the real wants and needs of those we advise. To our team, it's not just business, and it's not just a job. **We are builders.** We seek to build the wealth of those we serve. We help build the vibrance of our community, and we strive to build deep trust with everyone we do business with.



# IMPORTANT DISCLOSURES

- Spectrum was named a 2020 Best Places to work for Financial Advisers by InvestmentNews. To qualify, a firm must have at least 15 employees and have been in business for one year. There is no charge to register. Winners are selected, in partnership with Best Companies Group, from a two-part survey completed by employers and employees. Scores from the employee survey represent three-quarters of the weight of final rankings.
- Spectrum was named a winner by the National Association for Business Resources for the 2020 Milwaukee's Best and Brightest Companies to Work For®. Spectrum is one of 56 winners. An independent research firm evaluates each company's entry based on key measures in various categories.
- Spectrum Investment Advisors was named a winner for the Milwaukee Business Journal's 2019 Fastest Growing Firms. To be selected, a company must have revenue between \$3 million and \$500 million and have recorded a profit for the past three years. The 26 firms with the highest percentage of growth from 2016 to 2018 were selected as winners. Accounting firm CliftonLarsonAllen LLP, was used in the verification process.
- Spectrum was selected as a winner for 2019 OED Business of the Year in the medium category. Winners were selected by the Business Development Committee, made up of business and government leaders throughout Ozaukee County, at Ozaukee Economic Development (OED). The program recognizes companies that have seen significant business and job growth over the past five years and are strong community partners.
- Spectrum has been named to the 2019 Future 50 list presented by the Metropolitan Milwaukee Association of Commerce (MMAC) and its Council of Small Business Executives (COSBE). The Future 50 program recognizes 50 companies in the seven-county Milwaukee Region that have been experiencing strong growth in both revenue and employment. To qualify for the award a company must be headquartered in the seven-county Milwaukee Region, independently owned and in business for at least three years.
- Spectrum Investment Advisors was named a winner in the micro category for the Milwaukee Business Journal's 2020 Best Places to Work. Eligible firms are located in the Milwaukee area and have 10 or more full time employees. Of the Business Journal's 180 firm nominations, 63 winners were selected in five categories. Participating firms had a large percentage of employees complete an online survey created and scored by the Business Journal's program partner, Quantum Workplace. Winners were chosen based on highest scores in areas such as: personal engagement, communication and resources, teamwork, retention, alignment with goals, trust with co-workers and senior leaders, manager effectiveness and job satisfaction.
- Spectrum was named to PLANADVISER's 2018 Top 100 Retirement Plan Advisers List. The list is compiled from responses to the PLANADVISER Retirement Plan Adviser Survey. The list is drawn solely from a set of quantitative variables and information in the survey supplied by the advisers themselves. For an adviser to be eligible for recognition in the Top 100, he or she had to submit a completed entry to the annual Retirement Plan Adviser Survey. A sub-segment of the questions was used to determine eligibility for the Top 100. Respondents are allocated into a category in which they are evaluated—these categories are defined by the number of advisers, plus support staff, in the practice. Spectrum is one of 29 advisers in the Large Teams category. A large team is a practice with 11-35 advisers and support staff, at least 150 plans, or at least \$3.5 billion in AUA.
- Spectrum was named a 2019 Top DC Advisor Team by the National Association of Plan Advisors (NAPA), which is a compilation of leading individual advisor teams, ranked by self-reported defined contribution assets under advisement. The 2019 list is made up of 235 teams and the 2017 list is made up of 275 teams, both with more than \$100 million in DC assets under advisement. NAPA was created by and for retirement plan advisers and is the only advocacy group exclusively focused on the issues that matter to retirement plan advisers.
- Spectrum was named a Best Place to Work in Money Management for 2019 by Pensions & Investments. Presented by Pensions & Investments (P&I), the global news source of money management, the sixth-annual survey and recognition program is dedicated to identifying and recognizing the best employers in the money management industry. P&I partnered with Best Companies Group, an independent research firm specializing in identifying great places to work, to conduct a two-part survey process of employers and their employees. To be eligible for consideration, companies must be a for-profit or not-for-profit business or public agency, have a facility in the US, have a minimum of 20 full and/or part-time employees working in the United States, be in business a minimum of one year and have at least \$100 million of discretionary AUM.
- Spectrum Investment Advisors has been chosen as a finalist for 401(k) Specialist's 2017 Top Advisors by Participant Outcomes (TAPO) for the month of July. 401(k) Specialist magazine and website are specifically focused on providing retirement plan advisers with the information needed to assist the retirement plan sponsors and participants they serve. The 401(k) Specialists Top Advisors by Participant Outcomes finalists are selected monthly out of the advisers who chose to respond to the survey. An independent panel of industry experts is then convened annually to select the one overall winner from the monthly finalists. The rating is not indicative of the advisers' future performance.
- Registration with the SEC does not imply a certain level of skill or training.
- AIF®, Accredited Investment Fiduciary, certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process.
- CFP®, CERTIFIED FINANCIAL PLANNER™, administered by CFP Board, identifies to the public those individuals who have met rigorous professional standards and have agreed to adhere to the principles of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when dealing with clients.
- CEBS, Certified Employee Benefit Specialist, certifies that the recipient has a comprehensive understanding of compensation and employee benefit principles and concepts.
- CPFA, Certified Plan Fiduciary Advisor, certifies that the recipient has the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.
- CPA, Certified Public Accountant, a designation given by the American Institute of CPAs
- CRC®, Certified Retirement Counselor®, a professional development program accredited by the National Commission for Certifying Agencies that enables financial professionals to address the challenges facing today's retirees.
- GFS®, Global Financial Steward, the financial service industry's first leadership and stewardship designation. Designees undergo training in a new body of research called LeaderMetrics®, which is a framework that is used to evaluate the effectiveness of a decision-maker who is serving in a critical leadership role.
- QPA, Qualified Pension Administrator, a credential created by the American Society of Pension Professionals and Actuaries (ASPPA) to recognize professionals who are qualified to perform the technical and administrative functions of qualified plan administration.
- QKA, Qualified 401(k) Administrator, a credential offered for retirement plan professionals who work primarily with 401(k) plans.
- CPFCE®, The Certified Personal Finance Counselor® provides professional development and training for those working with consumers in a one-on-one setting. Certification ensures that individuals have been trained and tested in counseling skills and the fundamentals of personal finance management.
- NQPA, Nonqualified Plan Advisor, a credential offered by the National Association of Plan Advisors certifying proficiency in Nonqualified plans.
- Series 65 certification is achieved by passing the North American Securities Administrators Association Series 65 exam, which qualifies candidates to be investment adviser representatives.
- An officer of Spectrum Investment Advisors, Inc. is a member of Retirement Advisor Council (RAC). This advertisement is not an endorsement by RAC of the products or services offered by Spectrum Investment Advisors, Inc. The Retirement Advisor Council advocates for successful qualified plan and participant retirement outcomes through the collaborative efforts of experienced, qualified retirement plan advisers, investment firms and asset managers, and defined contribution plan service providers.
- The WICPA, Wisconsin Institute of Certified Public Accountants, is the premier professional organization for Wisconsin CPAs, with nearly 8,000 members working in public accounting, industry, government, nonprofit and education.
- The WICPA is not affiliated with Spectrum Investment Advisors, Inc. and this presentation is not an endorsement by WICPA of the products or services offered by Spectrum Investment Advisors.
- Past performance is no guarantee of future results. Returns shown for periods longer than one year are annualized.
- Morningstar®, a leading provider of independent investment research in North America, Europe, Australia & Asia.
- ASPPA, the American Society of Pension Professionals & Actuaries, is a national organization for career retirement plan professionals. The membership consists of the many disciplines supporting retirement income management and benefits policy.
- planadviser and PLANSPONSOR magazines are the trusted information and solutions resource for America's retirement benefits decision makers.
- Spectrum has the ability to be an ERISA 3(21) Investment Advisor and 3(38) Investment Manager. A 3(21) Investment Advisor provides counsel and guidance, including one-on-one investment advice, but does not have discretion. A 3(38) Investment Manager is one that has been specifically appointed to have full discretionary authority and control to make investment decisions including the selection, monitoring and replacement of plan investment options.
- Spectrum may be compensated based on the assets in 401(k) plans, which Spectrum advises upon and, as such, may have a financial incentive to recommend employees' rollover their assets into those plans.





# Brittany Lopez Naleid

Shareholder

Reinhart Boerner Van Deuren



# COVID-19's Impact on Employers

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**414.298.8215**

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# Current Trends in Employment

- Surge in COVID-19 related employment lawsuits
- Whether to mandate the COVID-19 vaccine for employees
- Option to reduce the length of quarantine for asymptomatic employees
- Expiration of the Families First Coronavirus Response Act on December 31, 2020
- Increase in OSHA citations and how to reduce your risk



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# **Business Strategies**

## **DURING THE PANDEMIC**

